

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Andrew A. Arroyo
 Abbigale Yvonne Arroyo
 Debtors

Case No. 17-18653-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 56

Date Rcvd: Jun 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 10, 2018.

db/jdb
 smg +Andrew A. Arroyo, Abbigale Yvonne Arroyo, 620 Pine St, Denver, PA 17517-1333
 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14034174 Anesthesia Associates of Lancaster, Ltd, PO Box 783068, Philadelphia, PA 19178-3068
 14034175 +Apex Asset Management, 2501 Oregon Pke, Ste 120, Lancaster, PA 17601-4890
 14034177 Belco Community Credit Union, PO Box 82, Harrisburg, PA 17108-0082
 14034176 +Belco Community Credit Union, 449 Eisenhower Blvd, Suite 200, Harrisburg, PA 17111-2301
 14034178 +CareCentrix, 20 Church St, Hartford, CT 06103-1248
 14034179 +Central Credit Services, LLC, 9550 Regency Square, Suite 500, Jacksonville, FL 32225-8169
 14034182 +Community Anesthesia Associates, 1575 Highlands Dr #200b, Lititz, PA 17543-7507
 14034186 +Credit Control, LLC, PO Box 546, Hazelwood, MO 63042-0546
 14034187 DirectTV, PO Box 5007, Carol Stream, IL 60197-5007
 14034188 +FedLoan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
 14034189 +Foundation Radiology Group, PO Box 1198, Somerset, PA 15501-0336
 14034191 Health Network Laboratories, 794 Roble Rd, Allentown, PA 18109-9110
 14034192 Health Network Laboratories, PO Box 8500, Lockbox 9581, Philadelphia, PA 19178-8500
 14034190 +Health Network Laboratories, 272 Granite Run Dr, Lancaster, PA 17601-6804
 14034194 Heart of Lancaster Regional Medical Center, PO Box 281381, Atlanta, GA 30384-1381
 14034193 +Heart of Lancaster Regional Medical Center, 1500 Highlands Dr, Lititz, PA 17543-7694
 14034196 Kay Jewelers, PO Box 3680, Akron, OH 44309-3680
 14034197 Keystone Credit Services, LLC, PO Box 218, Leola, PA 17540-0218
 14034198 +Leffler Energy, PO Box 302, Mount Joy, PA 17552-0302
 14034200 +Mattheew D. Urban, Esq, Weltman, Weinberg & Reis Co., L.P.A, 436 Seventh Ave, Ste 2500,
 Pittsburgh, PA 15219-1842
 14034201 +Matthew D. Urban, Esq, Weltman, Weinberg & Reis Co., L.P.A, 436 Seventh Ave, Ste 2500,
 Pittsburgh, PA 15219-1842
 14034203 +Oyster Point Family Health Care, 3045 Marietta Avenue, Lancaster, PA 17601-1321
 14034208 PPL Corporation, Two North Ninth Street, Allentown, PA 18101-1179
 14034205 Pinnacle Health Hrt of Lanc MC PP, PO box 1280, Oaks, PA 19456-1280
 14034209 Red Rose Emergency Physicians, PO Box 41750, Philadelphia, PA 19101-1750
 14034210 Rhoads Energy Corp, 624 S. Prince St, PO Box 1198, Lancaster, PA 17608-1198
 14034212 SYN CB/JCPenney, PO Box 965036, Orlando, FL 32896-5036
 14034211 +Sleep Disorder Associates of Lancaster, 250 Ranck Ave, Lancaster, PA 17602-2516

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 09 2018 02:08:41
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 09 2018 02:09:40 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14034172 +EDI: RMCB.COM Jun 09 2018 05:53:00 American Medical Collection Agency,
 2269 S Sawmill River Rd, Elmsford, NY 10523-3832
 14034173 +EDI: RMCB.COM Jun 09 2018 05:53:00 American Medical Collection Agency,
 4 Westchester Plaza, bldg 4, Suite 110, Elmsford, NY 10523-1615
 14034180 +EDI: PINNACLE.COM Jun 09 2018 05:53:00 Central Credit Services, LLC, PO Box 1850,
 Saint Charles, MO 63302-1850
 14034181 +EDI: WFNNB.COM Jun 09 2018 05:53:00 Comenity Capital Bank, Bankruptcy Dept,
 PO Box 183043, Columbus, OH 43218-3043
 14034184 E-mail/Text: csdlclientservices@cboflanc.com Jun 09 2018 02:10:17
 Credit Bureau of Lancaster Co., PO Box 1271, Lancaster, PA 17608-1271
 14034183 E-mail/Text: csdlclientservices@cboflanc.com Jun 09 2018 02:10:17
 Credit Bureau of Lancaster Co., 218 W. Orange St, Lancaster, PA 17603-3746
 14034185 +E-mail/Text: kzoepfel@credit-control.com Jun 09 2018 02:09:23 Credit Control, LLC,
 5757 Phantom Dr., Ste 330, Hazelwood, MO 63042-2429
 14034195 +E-mail/Text: BKRMailOPS@weltman.com Jun 09 2018 02:08:35 Kay Jewelers, 375 Ghent Rd,
 Fairlawn, OH 44333-4600
 14034199 EDI: RMSC.COM Jun 09 2018 05:53:00 Lowes/Synchrony Bank, ATTN: Bankruptcy Dept,
 PO Box 965060, Orlando, FL 32896-5060
 14034202 +E-mail/Text: unger@members1st.org Jun 09 2018 02:10:27 Members First, 5000 Louise Dr,
 PO Box 40, Mechanicsburg, PA 17055-0040
 14034204 +E-mail/Text: blegal@phfa.org Jun 09 2018 02:09:22 PHFA, PO Box 15530,
 Harrisburg, PA 17105-5530
 14034206 EDI: PRA.COM Jun 09 2018 05:53:00 Portfolio Recovery Associates, LLC, Disputes Dept,
 120 Corporate Blvd, Ste 100, Norfolk, VA 23502
 14034207 EDI: PRA.COM Jun 09 2018 05:53:00 Portfolio Recovery Associates, LLC, PO Box 12914,
 Norfolk, VA 23541
 14034901 +EDI: PRA.COM Jun 09 2018 05:53:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021

District/off: 0313-4

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 56

Date Rcvd: Jun 08, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14034213	EDI: RMSC.COM Jun 09 2018 05:53:00	SYNCB/Care Credit,	PO Box 965036,
	Orlando, FL 32896-5036		
14034214	EDI: RMSC.COM Jun 09 2018 05:53:00	SYNCB/Synchrony Home,	PO Box 965036,
	Orlando, FL 32896-5036		
14034215	EDI: RMSC.COM Jun 09 2018 05:53:00	Synchrony Bank,	ATTN Bankruptcy Dept,
	P.O. Box 965060,	Orlando, FL 32896-5060	
14035203	+EDI: RMSC.COM Jun 09 2018 05:53:00	Synchrony Bank,	c/o PRA Receivables Management, LLC,
	PO Box 41021,	Norfolk, VA 23541-1021	
14034217	+EDI: VERIZONCOMB.COM Jun 09 2018 05:53:00	Verizon Wireless,	PO Box 49,
	Lakeland, FL 33802-0049		
14034216	+EDI: VERIZONCOMB.COM Jun 09 2018 05:53:00	Verizon Wireless,	PO Box 26055,
	Minneapolis, MN 55426-0055		

TOTAL: 22

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 10, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 7, 2018 at the address(es) listed below:

CHRISTINE C. SHUBERT	christine.shubert@comcast.net,	Jl100@ecfcbis.com
CHRISTINE C. SHUBERT	on behalf of Trustee CHRISTINE C. SHUBERT	christine.shubert@comcast.net,
	Jl100@ecfcbis.com	
CYNTHIA E. REED	on behalf of Joint Debtor Abbigale Yvonne Arroyo	creed15030@gmail.com,
	bhuber.1500@gmail.com	
CYNTHIA E. REED	on behalf of Debtor Andrew A. Arroyo	creed15030@gmail.com,
	bhuber.1500@gmail.com	
KEVIN G. MCDONALD	on behalf of Creditor	PENNSYLVANIA HOUSING FINANCE AGENCY
	bkggroup@kmlawgroup.com	
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov	

TOTAL: 6

Information to identify the case:

Debtor 1	Andrew A. Arroyo	Social Security number or ITIN	xxx-xx-3453
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Abbigale Yvonne Arroyo	Social Security number or ITIN	xxx-xx-4566
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-18653-ref			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Andrew A. Arroyo

Abbigale Yvonne Arroyo
fka Abbigale Forney

6/7/18

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.